

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Barry Allen Evans  
 Karolyn Mae Evans  
 Debtors

Case No. 19-15235-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db Barry Allen Evans, 1641 N 17th St, Allentown, PA 18104-9775  
 jdb Karolyn Mae Evans, 1641 N 17th St, Allentown, PA 18104-9775  
 aty +ROLANDO RAMOS-CARDONA, Office of Scott F. Waterman, Trustee, 2901 St. Lawrence Avenue,  
 Suite 100, Reading, PA 19606-2265  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14376991 Berkheimer, PO Box 25152, Lehigh Valley, PA 18002-5152  
 14376995 CCS/ First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 14376998 Colavecchi & Colavecchi, 221 E Market St Box 131, Clearfield, PA 16830-2424  
 14377002 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253)  
 14377003 HOP Energy LLC, c/o Kraft & Kraft, P.C., 3200 Penrose Ferry Rd,  
 Philadelphia, PA 19145-5500  
 14377005 JMMPC, 221 E Market St Box 832, Clearfield, PA 16830-2424  
 14388935 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
 14377008 M&T Bank Mortgages, 1 Fountain Plz, Buffalo, NY 14203-1420  
 14377009 Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 14377011 Midland Funding LLC, c/o Pressler, Felt & Warshaw, 400 Horsham Rd Ste 110,  
 Horsham, PA 19044-2146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: feldmanfiling@rcn.com Sep 25 2019 03:20:46 LYNN E. FELDMAN,  
 Feldman Law Offices, 221 N. Cedar Crest Boulevard, Allentown, PA 18104  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2019 03:21:08  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 25 2019 03:21:27 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 25 2019 03:21:20 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14376990 EDI: APPLIEDBANK.COM Sep 25 2019 06:53:00 Applied Bank, 601 Delaware Ave,  
 Wilmington, DE 19801-1462  
 14381366 EDI: RESURGENT.COM Sep 25 2019 06:53:00 CACH, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 14376992 EDI: CAPIO.COM Sep 25 2019 06:53:00 Capio Partners, 2222 Texoma Pkwy Ste 150,  
 Sherman, TX 75090-2481  
 14376993 EDI: CAPITALONE.COM Sep 25 2019 06:48:00 Capital One Bank, 4851 Cox Rd,  
 Glen Allen, VA 23060-6293  
 14385291 +EDI: AIS.COM Sep 25 2019 06:53:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14376994 EDI: CAPITALONE.COM Sep 25 2019 06:48:00 Capital One Bank USA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14376996 EDI: CHASE.COM Sep 25 2019 06:53:00 Chase Card Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14376997 EDI: CITICORP.COM Sep 25 2019 06:48:00 Citicards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14376999 EDI: RCSFNBMARIN.COM Sep 25 2019 06:48:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 14376999 E-mail/PDF: creditonebknofications@resurgent.com Sep 25 2019 03:26:27 Credit One Bank,  
 PO Box 98872, Las Vegas, NV 89193-8872  
 14377000 EDI: RCSFNBMARIN.COM Sep 25 2019 06:48:00 Credit One Bank, PO Box 60500,  
 City of Industry, CA 91716-0500  
 14377000 E-mail/PDF: creditonebknofications@resurgent.com Sep 25 2019 03:26:56 Credit One Bank,  
 PO Box 60500, City of Industry, CA 91716-0500  
 14377001 +EDI: AMINFOFP.COM Sep 25 2019 06:53:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 14377004 EDI: JEFFERSONCAP.COM Sep 25 2019 06:53:00 Jefferson Capital LLC, 16 McLeland Rd,  
 Saint Cloud, MN 56303-2198  
 14377006 E-mail/Text: bncnotices@becket-lee.com Sep 25 2019 03:20:57 Kohls/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 14377007 EDI: RESURGENT.COM Sep 25 2019 06:53:00 LVNV Funding, 55 Beattie Pl Ste 110,  
 Greenville, SC 29601-5115  
 14381363 EDI: RESURGENT.COM Sep 25 2019 06:53:00 LVNV Funding, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 14377010 EDI: MERRICKBANK.COM Sep 25 2019 06:53:00 Merrick Bank, PO Box 1500,  
 Draper, UT 84020-1500

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Page 2 of 2  
Total Noticed: 43

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14377012 EDI: CBS7AVE Sep 25 2019 06:53:00 Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364  
14377013 EDI: RMSC.COM Sep 25 2019 06:48:00 Synch/Walmart, Box 965024, Orlando, FL 32896-5024  
14377690 +EDI: RMSC.COM Sep 25 2019 06:48:00 Synchroony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14377014 +EDI: WTRRN BANK.COM Sep 25 2019 06:53:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd,  
Minneapolis, MN 55416-3440

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

LYNN E. FELDMAN on behalf of Joint Debtor Carolyn Mae Evans feldmanfiling@rcn.com  
LYNN E. FELDMAN on behalf of Debtor Barry Allen Evans feldmanfiling@rcn.com  
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingchl3.com, ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com, ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingChl3.com, ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Barry Allen Evans</b>	Social Security number or ITIN	<b>xxx-xx-3214</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Karolyn Mae Evans</b>	Social Security number or ITIN	<b>xxx-xx-8193</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 8/21/19</b>
Case number:	<b>19-15235-elf</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Barry Allen Evans	Karolyn Mae Evans
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1641 N 17th St Allentown, PA 18104-9775	1641 N 17th St Allentown, PA 18104-9775
<b>4. Debtor's attorney</b> Name and address	LYNN E. FELDMAN Feldman Law Offices 221 N. Cedar Crest Boulevard Allentown, PA 18104	Contact phone (610) 530-9285 Email: <a href="mailto:feldmanfiling@rcn.com">feldmanfiling@rcn.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 9/24/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 22, 2019 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 12/21/19</b>  <b>Filing deadline: 10/30/19</b> <b>Filing deadline: 2/17/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$225.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>12/5/19 at 10:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	